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## New Changes in Insurance Requirements for Commercial Pesticide Applicator Businesses

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## New Changes in Insurance Requirements for Commercial Pesticide Applicator Businesses

By Kristine Schaefer, Department of Entomology, and Gretchen Paluch,  
Iowa Department of Agriculture and Land Stewardship

On July 1, 2012, the Iowa Legislature passed changes to the Iowa Code that affected the evidence of financial responsibility for commercial pesticide applicator businesses. In order to be issued a license, commercial pesticide applicator licensees (businesses) were required to provide proof of financial responsibility for a minimum amount of \$250,000 for property damage and \$250,000 for public liability, each separately. On March 28, 2013, the Iowa Code was amended again. The amount of the evidence of financial responsibility was changed to \$100,000 for property damage and \$100,000 for public liability, each separately, or liability insurance with limits of \$100,000 per occurrence and \$300,000 annual aggregate. Certificates of insurance meeting the new minimum requirements will be required to renew commercial pesticide applicator licenses for 2013.

For additional information refer to the [IDALS Pesticide Bureau website](#) or call 515 281-5601 for commercial pesticide applicator information.

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